

F. No. 6/23/2012-FI

Government of India

Ministry of Finance

Department of Financial Services

Jeevandeep Building, Sansad Marg,

New Delhi dated the 28th August, 2012.

To

All SLBC Convener Banks

Subject: Opening of one bank account per family

Sir,

Please refer to this Department's circular letter no. 8/11/2011-FI dated 15.05.2012, letters of even number dated 24.07.2012 and 03.08.2012 regarding opening of one bank account per family to facilitate electronic benefit transfer and financial inclusion.

2. To enable SLBC conveners to assess the extent of household not availing banking facilities in their respective State/ UT, State-wise information of the population, total number of households, percentage of households availing banking services, as per Census 2011 and the number of households not availing banking services has been compiled and is enclosed herewith for information and necessary action. District-wise detail of number of households availing banking services is also available in Table no. HH-12 at the website link http://www.censusindia.gov.in/2011census/hlo/District_Tables/HLO_District_Tables.html.

3. All SLBC Convener banks are accordingly requested to utilise the enclosed data for assessing the progress made by banks in opening of one bank account per family and also advise the LDMs to utilise the district-wise data available at the above website link.

Yours sincerely,

(Sandeep Kumar)
Director (FI)

Encl: as above

Copy to:

1. All CMDs of PSBs
2. NIC, DFS- for uploading on the website of DFS

Statwise information on number of Households availing banking facilities							
S. No.	State	Population (based on Census 2011)	Number of branches as on 31.3.2012	Total Number of Households	Percentage of households availing banking services	No. of households availing banking services	No. of households not availing banking services
1	ANDAMAN & NICOBAR	379944	43	93,376	89.3	83363	10,013
2	ANDHRA PRADESH	84665533	7785	21,024,534	53.1	11163283	9,861,251
3	ARUNACHAL PRADESH	1382611	88	261,614	53.0	138730	122,884
4	ASSAM	31169272	1549	6,367,295	44.1	2807169	3,560,126
5	BIHAR	103804637	4373	18,940,629	44.4	8409554	10,531,075
6	CHANDIGARH / UT	1054686	290	235,061	80.1	188304	46,757
7	CHHATTISGARH	25540196	1471	5,622,850	48.8	2744180	2,878,670
8	DADRA&NAGAR HAVELI / UT	342853	39	73,063	56.7	41412	31,651
9	DAMAN & DIU	242911	31	60,381	65.4	39516	20,865
10	DELHI	16753235	2631	3,340,538	77.7	2595302	745,236
11	GOA	1457723	476	322,813	86.8	280259	42,554
12	GUJARAT	60383628	5172	12,181,718	57.9	7049297	5,132,421
13	HARYANA	25353081	2807	4,717,954	68.1	3214296	1,503,658
14	HIMACHAL PRADESH	6856509	1106	1,476,581	89.1	1315900	160,681
15	JAMMU & KASHMIR	12548926	1062	2,015,088	70.0	1410565	604,523
16	JHARKHAND	32966238	2009	6,181,607	54.0	3334876	2,846,731
17	KARNATAKA	61130704	6598	13,179,911	61.1	8054677	5,125,234
18	KERALA	33387677	4681	7,716,370	74.2	5728876	1,987,494
19	LAKSHADWEEP	64429	12	10,703	85.3	9127	1,576
20	MADHYA PRADESH	72597565	4495	14,967,597	46.6	6975245	7,992,352
21	MAHARASHTRA	112372972	8927	23,830,580	68.9	16414892	7,415,688
22	MANIPUR	2721756	84	507,152	29.6	150009	357,143
23	MEGHALAYA	2964007	224	538,299	37.5	201812	336,487
24	MIZORAM	1091014	101	221,077	54.9	121285	99,792
25	NAGALAND	1980602	100	399,965	34.9	139523	260,442
26	ORISSA	41947358	3126	9,661,085	45.0	4351103	5,309,982
27	PUDUCHERRY	1244464	159	301,276	64.0	192695	108,581
28	PUNJAB	27704236	4012	5,409,699	65.2	3527688	1,882,011
29	RAJASTHAN	68621012	4581	12,581,303	68.0	8557822	4,023,481
30	SIKKIM	607688	84	128,131	67.5	86457	41,674
31	TAMIL NADU	72138958	6988	18,493,003	52.5	9712804	8,780,199
32	TRIPURA	3671032	247	842,781	79.2	667765	175,016
33	UTTAR PRADESH	199581477	11261	32,924,266	72.0	23711472	9,212,794
34	UTTARAKHAND	10116752	1344	1,997,068	80.7	1611901	385,167
35	WEST BENGAL	91347736	5703	20,067,299	48.8	9783629	10,283,670
	ALL INDIA	1210193422	93659	246,692,667	58.7	144814788	101,877,879

Summary of Households availing Banking Services						
Areas	2001			2011		
	Total number of households	Number of households availing banking services	Percent	Total number of households	Number of households availing banking services	Percent
Rural	138,271,559	41,639,949	30.1	167,826,730	91,369,805	54.4
Urban	53,692,376	26,590,693	49.5	78,865,937	53,444,983	67.8
Total	191,963,935	68,230,642	35.5	246,692,667	144,814,788	58.7

Source: Census of India and RBI